

Table I.F.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.7%	53.6%	56.6%	59.7%	49.1%	49.2%	56.6%	49.8%
Industry group **								
Agric., fish., forest.	37.7% *	--	--	--	9.6% *	46.9% *	91.0%	27.0% *
Mining and manufacturing	46.6%	59.5%	62.3%	65.5%	50.6%	41.5%	61.6%	45.6%
Construction	50.5%	47.3%	60.3%	53.6%	45.5%	50.3%	53.6%	48.9%
Utilities and transp.	47.0%	--	31.7% *	69.6%	43.9%	46.3%	56.2%	46.2%
Wholesale trade	55.4%	65.7%	52.2%	62.0%	57.5%	52.7%	56.7%	55.2%
Fin. svcs. and real estate	54.8%	48.5%	49.0%	64.5%	48.0%	56.2%	57.3%	54.6%
Retail trade	60.0%	49.0%	63.2%	67.4%	53.9%	60.5%	61.6%	59.8%
Professional services	47.5%	58.7%	58.5%	57.0%	52.2%	43.7%	58.3%	46.0%
Other services	53.6%	44.1%	56.0%	50.1%	45.7%	58.2%	48.1%	54.7%
Ownership								
For profit, incorporated	54.0%	53.3%	54.1%	60.8%	49.4%	54.4%	55.6%	53.8%
For profit, unincorporated	52.2%	55.3%	64.9%	67.7%	56.0%	44.1%	61.3%	49.9%
Nonprofit	36.2%	51.1%	61.4%	39.7%	43.3%	31.8%	54.7%	34.9%
Age of firm								
Less than 5 years	59.1%	67.2%	55.6%	71.5%	47.8%	45.7%	64.7%	52.7%
5-9 years	55.1%	53.0%	61.9%	63.4%	48.0%	51.9%	58.7%	52.4%
10-19 years	53.4%	57.5%	53.9%	52.4%	55.5%	48.2%	54.1%	53.0%
20 or more years	49.9%	45.6%	57.2%	59.9%	48.2%	49.3%	55.3%	49.5%
Multi/single status								
2 or more locations	50.2%	--	42.9%	62.6%	50.7%	49.8%	58.7%	50.1%
1 location only	51.9%	53.7%	57.5%	58.9%	46.8%	27.6%	56.4%	48.0%
Percent full-time employees								
Less than 25%	49.1%	--	48.5%	65.4%	45.3%	50.8%	41.4%	51.1%
25-49 %	48.3%	40.9% *	49.9%	49.9%	39.2%	53.1%	46.8%	48.6%
50-74 %	51.3%	53.0%	51.8%	53.9%	60.9%	47.8%	50.6%	51.4%
75% or more	50.7%	54.8%	57.4%	60.3%	48.6%	49.3%	57.8%	49.7%
Union presence								
No union employees	55.1%	57.8%	58.1%	62.0%	51.3%	54.8%	59.7%	54.2%
Has union employees	37.5%	13.0% *	32.8% *	39.9%	36.5%	38.0%	19.8%	38.2%
Percent low-wage employees								
50% or more low-wage	57.1%	66.5%	58.5%	58.9%	49.3%	58.8%	61.0%	56.6%
Less than 50% low-wage	50.2%	52.5%	56.5%	59.7%	49.1%	48.6%	56.4%	49.3%
Percent women employees								
Less than 25%	47.9%	45.7%	58.4%	60.0%	48.5%	42.0%	54.6%	46.2%
25-49 %	51.3%	61.3%	53.5%	62.8%	48.4%	50.5%	59.5%	50.5%
50-74 %	55.8%	52.3%	54.0%	57.5%	52.9%	56.7%	56.2%	55.8%
75% or more	46.1%	69.2%	58.3%	57.0%	46.8%	43.0%	60.0%	44.6%
Percent age 50 or older employees								
Less than 25%	54.3%	50.1%	55.7%	59.4%	49.4%	55.8%	55.0%	54.1%
25-49 %	47.8%	45.8%	56.5%	57.1%	49.0%	46.4%	54.3%	47.4%
50-74 %	53.9%	65.7%	58.9%	65.6%	48.6%	51.4%	63.4%	51.8%
75% or more	55.2%	61.9%	56.6%	65.7%	51.3%	51.3%	62.2%	52.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.15 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.81%	3.19%	2.63%	1.92%	1.89%	1.08%	1.60%	0.90%
Industry group **								
Agric., fish., forest.	12.56% *	--	--	--	6.50% *	16.99% *	5.03%	11.63% *
Mining and manufacturing	2.03%	12.60%	7.90%	6.18%	4.28%	2.49%	4.99%	2.13%
Construction	4.03%	9.01%	7.23%	6.46%	8.19%	10.31%	4.59%	5.68%
Utilities and transp.	3.30%	--	12.59% *	9.14%	8.13%	3.89%	9.81%	3.45%
Wholesale trade	2.90%	9.24%	9.28%	5.39%	5.41%	4.46%	5.27%	3.31%
Fin. svcs. and real estate	2.38%	10.00%	9.96%	6.55%	5.58%	2.87%	6.16%	2.53%
Retail trade	2.99%	12.81%	8.01%	5.47%	5.37%	3.99%	5.70%	3.32%
Professional services	1.29%	5.00%	4.47%	3.18%	2.87%	1.70%	2.68%	1.41%
Other services	2.02%	6.32%	5.90%	4.34%	5.10%	2.56%	3.59%	2.31%
Ownership								
For profit, incorporated	1.00%	3.85%	3.14%	2.35%	2.47%	1.29%	1.89%	1.11%
For profit, unincorporated	2.03%	6.94%	5.52%	3.67%	4.48%	2.79%	3.72%	2.31%
Nonprofit	1.74%	8.68%	7.04%	4.95%	3.55%	2.25%	4.62%	1.82%
Age of firm								
Less than 5 years	3.81%	6.68%	8.36%	5.38%	7.56%	13.01%	4.54%	5.91%
5-9 years	4.89%	9.07%	8.04%	5.05%	10.83%	7.75%	4.99%	7.36%
10-19 years	2.48%	5.67%	4.50%	4.09%	4.91%	6.95%	3.00%	3.47%
20 or more years	0.89%	4.88%	3.83%	2.53%	2.08%	1.10%	2.23%	0.95%
Multi/single status								
2 or more locations	0.95%	--	8.08%	3.33%	2.18%	1.09%	4.43%	0.96%
1 location only	1.57%	3.22%	2.76%	2.29%	3.36%	4.88%	1.70%	2.44%
Percent full-time employees								
Less than 25%	4.27%	--	13.64%	8.07%	8.86%	5.14%	11.10%	4.30%
25-49 %	3.91%	13.87% *	9.04%	6.46%	8.49%	5.04%	6.49%	4.50%
50-74 %	2.49%	7.84%	8.60%	6.78%	4.80%	3.37%	5.18%	2.76%
75% or more	0.88%	3.57%	2.91%	2.07%	2.04%	1.16%	1.74%	0.97%
Union presence								
No union employees	0.90%	3.15%	2.65%	1.79%	2.00%	1.26%	1.58%	1.02%
Has union employees	1.66%	5.39% *	13.49% *	10.38%	5.27%	1.80%	5.23%	1.71%
Percent low-wage employees								
50% or more low-wage	3.02%	11.27%	10.25%	5.45%	9.31%	2.88%	6.23%	3.28%
Less than 50% low-wage	0.84%	3.27%	2.71%	2.00%	1.90%	1.14%	1.65%	0.94%
Percent women employees								
Less than 25%	1.59%	4.97%	3.96%	3.28%	3.34%	2.42%	2.50%	1.88%
25-49 %	1.54%	7.63%	5.84%	3.54%	4.07%	1.85%	3.66%	1.64%
50-74 %	1.54%	5.67%	5.47%	3.82%	3.55%	1.93%	3.33%	1.66%
75% or more	1.71%	6.95%	6.50%	4.24%	3.78%	2.20%	3.65%	1.84%
Percent age 50 or older employees								
Less than 25%	1.38%	4.65%	3.89%	2.71%	3.13%	2.00%	2.35%	1.62%
25-49 %	1.11%	7.20%	4.85%	3.17%	2.74%	1.33%	3.06%	1.16%
50-74 %	2.43%	6.17%	5.84%	5.23%	4.90%	3.76%	3.54%	2.88%
75% or more	5.53%	8.42%	11.57%	12.58%	12.35%	9.90%	6.22%	7.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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